The Evening Motorio,

BETABLISHED BY JOSEPH PULITZER. Published Dally Except Bunday by The Press Publishing Company, Nos. 53 to 65 Park Row, New York, RALPH PULITZER, President, 65 Park Row. J. ANGUS SHAW, Treasurer, 63 Park Row. JOSEPH PULITZER Jr., Secretary, 63 Park Row.

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"RESPECTABLE"(1)

YESTERDAY'S testimony before the Lockwood Committee completely justified the appeal Mr. Untermyer made to the Legislature for broad power to investigate the sacrosanct precincts of banking practice that relates to housing.

Even under the limited powers granted, Mr. Untermyer was able to score a bull's eye when he referred with particular emphasis to the "respectable sounding names" identified with the mortgage loan business.

We have laws against "loan sharks" and to reguhate pawnbrokers. We have usury statutes.

But if ever small-fry usurers and leeches stooped to lower levels of "business" practice than some of the "respectable sounding" loan institutions exposed yesterday, there is no record of the fact.

If the Lockwood investigation had brought out nothing but the shameful mortgage loan trickery which is holding up housing and keeping rents high, it would have justified itself.

The subject is not a pleasant one. But it is allimportant in the housing crisis. Now that what amounts to usury in the terms of housing loans has been shown to extend to "respectable" circles, let us have the whole story and have it over with.

Let us know what is covered by "respectablesounding" names.

"I hope you will never be called on to draw a sword or fire a gun," President Harding said to the graduating class at Annapolis.

Then why not reduce the probability by reducing the costly armaments that keep the world's mind on war?

THE HOPEFUL FIGURE.

R ACE RIOTS in Omaha, East St. Louis, Chicago and now in Tulsa have occurred under all degrees of segregation of negroes.

In Tulsa the segregation was unusually sharp. Obviously, race segregation is not an adequate preventive of trouble.

Richard Lloyd Jones, a trained observer on the spot, who described conditions in The World yesterday, attributed the disgraceful riots to the failure of the police to act at the psychological moment. when the "bad black men" might have been arrested and disarmed before serious trouble started.

Just one hopeful and encouraging paragraph differentiates despatches from Tulsa from accounts of similar disturbances in other cities:

"Only one negro walks the streets of Tulsa to-night unhampered. He is Barney Cleaver, negro Deputy Sheriff, and well regarded by both whites and negroes. Not one of the rioters has turned a hand against the peace-loving negro, and he is the only one of his race who ventures on the street without an armed guard."

If America is ever to solve her race question, Barney Cleaver points the way. There must be many "peace-loving" men, black and white, "well regarded by both whites and negroes."

They must stand guard always and prevent tace war. They must provide centres of mobilization for moderate public opinion wherever and whenever race war threatens.

Of course it would be a man who never made a bet in his life that would make the lucky 3270,000 drawing in the Calcutta Sweepstakes on the Derby. Anybody who has let the fellow whonever-played-before into a poker game knows how it works.

MAKE IT FULL AND IMPARTIAL.

TF a Senate committee will make a real and thoroughgoing investigation of the garment-making industry, it will perform a genuine service.

But if it merely listens to partisan accusations first from one side and then from the other, it had far better stay in Washington.

New York has listened to these mutual recriminations. Probably most of the bad things each side has said about the other are true.

The Moses resolution was all bad because it merely proposed to investigate the Amalgamated and not the employers. The Borah proposal to investigate both is certainly preferable.

In the peace agreement just signed, the Amalgamated seems to have proved the case it presented last fall, when it professed a willingness to cut pay and increase production provided the manufacturers would demonstrate the need for different standards

When the manufacturers threw over the arbitration machinery they prejudiced their case before the public. The public immediately guessed that the reason the manufacturers were unwilling to show

their books was because they had been profiteering. Nor was the case of the manufacturers improved when they employed as counsel a lawyer with a reputation as a "union-buster" and another lawyer who had been identified with the Lusk investigation.

If the word "agitator" is ever properly used in labor troubles, it could be applied to these two trouble-makers.

HERE IS A WAY.

DRESIDENT HARDING and his Secretary of Commerce are looking for ways to strengthen confidence and stimulate business.

Here is one:

Put the Administration squarely behind a campaign to encourage buying.

Let President Harding and Secretary Hoover take the initiative in a Nation-wide movement to persuade consumers to buy, and buy steadily, where prices are right.

At the same time show manufacturers, wholesalers and retailers how much to their advantage it is to make prices right.

In one issue of the Wall Street Journal (yesterday's) were the following highly pertinent items (the italics are ours):

BOSTON-American Woolen is understood to be operating at better than 90 per cent. of capacity and expects to maintain this well into midsummer

By naming attractive quotations the American Wooten management last March secured all the business it could handle. The same efforts will be used in the summer merchandising programme.

Directors meet for dividend action on the common stock in the near future and will unquestionably maintain the \$7 rate, which is being comfortably earned.

PITTSBURGH-Prices of steel wares to the ultimate user or consumer are too high. Mills feel that the ultimate buyer is not getting the full benefit of reductions in the rolled steel products already made.

Steel mill operations in the past week have probably averaged under 30 per cent, of productive capacity, and a rate of 25 per cent. or less seems probable before the end of June. Even a 25 per cent, rate would mean approximately as much production as occurred in 1908, a distinctly "off" year, and this furnishes a suggestion that the ultimate consumer of steel wares needs oncouragement from all quarters before the steel industry can expect capacity operation.

As regards steel prices, the Iron Age takes a similar view:

Buyers of iron and steel continue to act on the belief that lower prices are ahead, and the few current transactions that count at all give encouragement to that belief. . . .

The railroads still are tightening up as buyers and at the same time intimating that they should buy steel at lower prices.

Here are the two elements of the situation in a

Where producers keep up prices, buyers are shy and production is away off.

The overwhelming response to Mr.

The overwhelming response to Mr.

Drake's appeal for marchers in the wonder what that officer's stand would be in the event of a war with the parade protesting against the Vulleying response to Mr.

Drake's appeal for marchers in the wonder was that officer's stand would be in the event of a war with the stead act should have a wonderful long-suffering public of the United effect, but I should like to offer a States going to have such men in im-Woolen Company, have "named attractive quotations," buyers are getting back their confidence and giving production steadily increasing encouragement.

To spread that confidence and that encouragement by urging buyers everywhere to take full advantage of fair prices is to open the eyes of producers whose plants are almost idle because they have not reduced prices.

A campaign to promote buying at right prices will thus act in two ways to bring all prices to a lower level and stabilize them there.

President Harding and Secretary Hoover could do the country no better service than to start and head such a campaign.

The time is ripe for it.

TWICE OVERS.

66 T THINK the highest attainments in our Re-I public lie in a successful blend of an established order and the enthusiasm of a crusade." President

66 D URING the last year there was trouble. All this time this oil land business was the trouble." A Tulsa refugec.

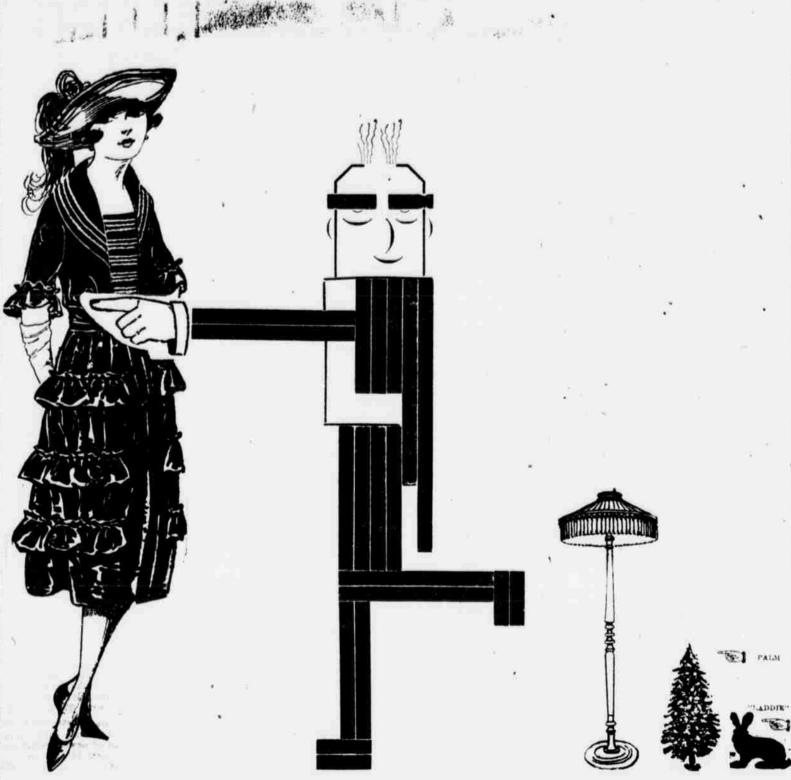
66 A N old fashioned chaw of tobacco is one of the A best disinfectants known to dental science. -Dr. William H. Golston, Camden, N. J.

O you not know that that (frisking for liquor) is a violation of the Constitution of the United States?" - Magistrate Corrigan to two policemen.

Harding. Our faith in him is unshaken." -George Sylvester Viereck.

66 TO my mind it is disarmament by agreement if possible; by example, if necessary." W.

The President Waltzes to "Blue Danube"



JND. CASSEL

By John Cassel

(The New York Evening World)

From Evening World Readers

What kind of a letter do you find most readable! Isn't it the one that gives you the worth of a thousand words in a couple of hundred? There is fine mental exercise and a lot of satisfaction in trying to say much in a few words. Take time to be brief.

Admiral Sims has repeatedly shown

All of Foreign Stock.

Whatever might be his opinion

of New York men, he should refrain

from making slurring remarks about foreigners or those of foreign stock

I would advise him to study his-

tory, as evidently he knows absolutely nothing about it, not even that

This country is not so very

An Anti-Dry Fing.

try in the late war with such an im-The overwhelming response to Mr. portant command. It makes one suggestion which I think would make portant positions?

the July 4th demonstration even more effective.

I would suggest on that day that every one who is opposed to the dry laws" should hang out a title dent of the Naval War College. Are flag, side by side with the National Emblem. Let this "flag" be plan that institution taught that the American Naval was considered to the conficers undergoing instruction at that institution taught that the American Naval was considered to the conficers undergoing instruction at that institution taught that the American Naval was considered to the conficers of the white so that it can be made at hears—tean Navy is the inferior of the of any bit of odd material to hand. British?

Let it be urged that the flag be home—Junior officers in the navy would be

thet it be orged that the flag be home made, and thus rob the "drys" of the come back that this suggestion emanated from some one interested in creating a market for some manufactured emblem of protest.

I think that if this suggestion is adopted that it will appear as though New York had been hit by a blizzard on Independence Day—a blizzard which will "snow under" the Auti-said of the said of the s

Women in the Parade.

untrue to his oaths of office.

Is the present Administration, the siggan of which is presumably "America First," going to stand for such conduct on the part of one of its principal naval officers? And is the voting population of the United States going to allow the Administration to keep such a man in the naval service?

A NAVY MAN. To the Editor of The Evening World: It seems nimost impossible that women are so degraded and lost to women are so degraded and lost to everything that is good and true and pure that they will parade on July ith against Prohibition. That day of all days, celebrating religious freedom, the right to worship God. And they seek to desecrate and show that they want liberty to worship the devil. What a horrible thing for us to shame the traditions of our foretathers. I hope any one that is To the Editor of The Brening World: Answering "Wounded War Veter tathers, I hope any one that is around will have at them. Anyway, jon't let them dare tour, our grand old flag—that would be sacrilege; we ignorance is the one excuse any one could make for him. want "to look up and not down, and lend a hand" to the erring ones, not push them in the gutter—the liquor men are behind this, never fear, God in the Heavens. A SUBSCRIBER.

Sims and the Navy.

Po the Editor of The Evening World: I wish to call attention to the fol-

I wish to call attention to the following news item printed in The Evening World of May 26:
"TOO MUCH CREDIT GIVEN TO UNITED STATES NAVY.

Admiral Sims, in London, Says Part It Took in War is Over Praised.
LONDON, May 26 (Associated Press).—Rear Admiral William S. Sims, who commanded the American Naval forces in the war zone the last two years of the World War, told Admiral Beatty, Commander of the British Grand Fleet, and a distinguished assemblage of British and American Naval men and other prominent persons to-day that the British had been disposed to give the American Navy too much credit for the part it played in the Allied victory."

At a luncheon given by the Pil-

At a juncheon given by the Pil-rims Society in his honor, Admiral

UNCOMMON SENSE

By John Blake

IF YOU MARRY, MARRY "FOR KEEPS."

If you have a capital of a thousand dollars, and only a thousand dollars, you are likely to be a little particular about investing it.

Yet you invest your capital of happiness, which is ali on have and all you ever will have, on the first pretty face tou happen to see.

a suit of clothes than he does to the selection of a wife. When his marriage turns out unhappily he wonders why he happened to have hard luck, or cynically observes that

divorce courts could be avoided if young men and women

Neither men nor women can so skilfully disguise their rue natures as to deceive anybody who is really in earnest about investing his capital of happiness where it will pay

dividends for all time. Nobody ever falls so head over ears in love at first sight that he hasn't time to think over the seriousness of

There is no source of unhappiness in the world so pro-

If the reformers who cry out against divorce when it is too late would spend the same amount of time and energy newspapers for instructive news.

You can't tell a man anything he doesn't know about the mistake of an unhappy marriage if he already has made the mistake. You can tell him a good deal about it beforehand. Some day preachers and editors and educators will or-

ganize instruction in matrimony; parents will devote a little time to talking to children about it-and as a result there will be about 50 per cent, more happiness in the world.

fore he need not look very far back to find that he is of foreign stock, just as most of the people in this fine country are, unless his parents were American Indians. build it up it would have returned England.

Mr. Harding has a lot to say about lutely nothing about it, not even that inherty. Actions speak louder than of his own country, as he says he words. He who goes out of his way to embrace the oppressor of liberty firmly fixed even in the modern mind and promise aid to him in the name that very many people would not the refrigeration and inspection of the refrience and refriction and ins

The average youth devotes more care to the selection

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you never can trust a woman. About 90 per cent, of the labor and expense of the would expend a little serious thought about the most serious

business of their lives, which is getting married.

picking a wife before he sends for the best man and engages he minister.

lific as marriage, chiefly because nobody ever appears to think that it should be entered in any way save by accident.

trying to teach people to find the right kind of mates there would be less divorce, less scandal and more room in the

Forgotten "Whys"

MOONSTROKE. The notion that the moon is dan-

born foreigner as well as,
AN AMERICAN BY ADOPTION.

A Nation of Many Races.

A Nation of Many Races.

A second of a people who love freedom and a government that once loved it is either getting his history mixed or light. Yet science has proved the connection to be entirely fallacious. connection to be entirely failucious To the Editor of The Deming World:

President Harding is somewhat mistaken. Perhaps it is his intense land, that had helped them. Lands that have never helped America superstition. It seems that a warrio have been made independent, while mind. Washington did not "found Ireland is being done to death for and that its changing path caused in the control of the superstition. It seems that a warrio who was being pursued went to sleep, and that its changing path caused At a luncheon given by the Pilgrims Society in his honor, Admiral
Stins said:

"The British Grand Fleet was the
keystone in the Allied arch, without
which you in this country would to
law be speaking German with a very
sirong English accent."

It goes against the grain of an

American to hear such sentiments exproceed by an officer of the American

Nation and without the help of other.

It is limited washington founded the American

Nation and one found is being done to death for freedom.

It is angle-Saxon nation." for the freedom.

With Harding goes out of his way to she made the moon to reveal him to be said the moon to reveal him to be sufficed in the freedom.

There may keep a severt, of the more dead.—Benjamin they killed him and he secaped. But they killed him and he secaped. But they killed him and he secaped. But they killed him and he secaped the moon to reveal him to be sufficed in the moon to reveal him to be sufficed in the moon to reveal him to be sufficed in the moon to reveal him to be sufficed in the moon to reveal him to be sufficient.

There of them are dead.—Benjamin they killed him and he secaped. But they killed him and he secaped. The strain was so great that he bed on the dissectone ship to the moon to reveal him to be sufficient.

There may keep a severt, of the moon to reveal him to be sufficient to strain was so great that he bed on the dissectone ship to the moon to reveal him to be sufficient.

There of them are dead.—Benjamin they killed him and he secaped the moon to reveal him to be moon to reveal him to b

The Pioneers of Progress

By Svetozar Tonjoroff Operight, 1921, by The Press Publishing Co.

XIL-THE MAN WHO STARTED THE FIRST WAR.

The mother of war is rapacity. Nobody has been able to fix the identity of the first man who started a war, nor to determine even approximately the period in which he lived and made others die. But there can be no manner of doubt that he started the first war-probably a tribal clash—out of a passionate desire to get by force what did not belong to him. We can also cherish the conviction that he lost his life in the unholy process.

When men began to collect herds

and flocks and to store crops they started the process of creating wealth— accumulated wealth. We can un-derstand that the existence of accumulated wealth attracted the envious eyes of men or groups of men who had not been so industrious or so fortunate as other men or groups of men Hence, what so simple as for the less fortunate or more grasping to fall upon the more industrious or fortunate and to wrest from them the fruits of their provident industry? Thus came war into the world.

Nothing so simply, directly and completely defines the spirit of the first war fought and of most subsequent wars as the basic creed of militarism: "Might Makes Right." The original aggressor might have bar-tered for that which he wanted. He might have induced the owner to yield to him, for a reasonable consid-eration, the herds or the crops that

But no such means would do for

But no such means would do for the original militarist. He simply announced to his victim, "I shall take this because I am able to."

The first war of aggression engendered another kind of war—the war of defense. Here was an offspring only less victous than its parent. The original wagers of defensive war undoubtedly had a cause that was emplemently just. But in the course their defense they had no choice but to resort to the weapons and the methods employed by the aggressor.

We may rest assured that at the end of their struggle to ropel invasion We may rest assured that at the end of their struggle to ropel invasion and check rapacity these first victors in a war of defense-visited upon the conquered aggressor all the tils that he had ha in store for them. It would not be unreasonable, also, to assume that they added something to the penalty by way of interest, probably

penalty by way of interest, probaby at a usurious rate.

Thus came into existence the vicious circle that is now strangling the body and the soul of the human race.

It would be difficult to find in the course of the past three centuries of destructive wars a single war that was admittedly started for aggressive.

purposes. Every war, no matter how rapacious its aim, has been invested by its originators with the sanctimo-nious plea of a necessity for de-In the sacred name of "Defense."
empires have been built up by aggression and vast majorities have been subjected to the domination of minorities whose only title to sovereignly has been their superior quality as fighters as a perguiators.

fighters or as negotiators.

Mankind owes an inestimable debt of resentment to the primitive ancestor who, by precipitating a war of agression, gave to the world that impudent excuse for further aggressions—the hypocritical phrase, "a war of defense."

of defense. of defense."

His exploit is referred to in this series on "Pioneers of Progress" because mankind, after incalculable and continuous blood-lettings, has at lasaroused itself to the urgent duty of obliterating the blood stained mark which he has left on the face of the

Super Business Women

By Helen Page

MISS ELLA KARIKAS. Chief Clerk of a Department, N. Y. C. Railroad.

Many business men bave been heard to complain; "If I am away from the office even for a day, every-

thing goes wrong"
When F. S. Welch, manager of the
Agriculture and Stock Yards Division
of the New York Central Railroad. appointed Miss Ella Karikas Chies clerk of this department he realized that whenever called out of town on

business the work of his office would be left in competent hands. Pollowing the example of successful business men. Miss Karikas herself has practically 'grown up' in her work She entered the department as a stenographer. She never troubled the boss with questions. When in doubt about something, she made it a rule to look up the information herself. The boss liked this. Most any one

Unlike many girls who take up office work as a makeshift to matri-mony, or for the purpose of earning a mony, or for the purpose of earming a trousseau, Miss Karkas felt the urge to make good. One day the young man who had been acting as chief clerk was assigned to some impor-lant work in a new department opening in the West. Mr. Welch was puszled to find a capable Finally he realized that right at the desk in front of him was the very person to fill the place. Then he wondered why he had not thought of her before. However, this was not strange, for no woman had ever been trusted with so much responsibility in that office.

Because of her thorough knowledge of the work. Miss Karikas is able to make quick and accurate decisions in handling the big volume of business transacted by this important peristable freight shipments

From the Wise

Age is a tyrant who forbids at the penalty of life all the pleasures of youth.-La Rochefoucauld.